

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:

ELIZABETH D HILL

Case No. 14-49589

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John V. LaBarge, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2014.
- 2) The plan was confirmed on 04/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/06/2016.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,475.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,070.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,070.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$155.00
Trustee Expenses & Compensation	\$557.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,712.14**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	252.00	NA	NA	0.00	0.00
AMEREN UE	Unsecured	300.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	2,185.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	904.00	2,076.46	2,076.46	0.00	0.00
BANK OF AMERICA	Unsecured	926.39	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	3,900.00	NA	NA	0.00	0.00
BARNES JEWISH HOSPITAL	Unsecured	2,783.93	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	1,683.10	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	573.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CASH AMERICA	Unsecured	234.75	NA	NA	0.00	0.00
CASH AMERICA PAWN OF ST LOUIS	Unsecured	700.00	NA	NA	0.00	0.00
CERTEGY CHECK SVC	Unsecured	45.00	NA	NA	0.00	0.00
CHEX SYSTEMS	Unsecured	75.00	NA	NA	0.00	0.00
CITY OF ST LOUIS	Unsecured	537.18	NA	NA	0.00	0.00
COASTAL FINANCIAL LLC	Secured	4,816.00	0.00	9,276.75	2,486.29	0.00
COASTAL FINANCIAL LLC	Secured	24,000.00	0.00	14,094.86	0.00	0.00
COLLECTOR OF REVENUE	Priority	1,421.88	NA	NA	0.00	0.00
COLLECTOR OF REVENUE	Secured	2,754.39	2,754.39	2,754.39	559.03	188.82
COLLECTOR OF REVENUE	Unsecured	1,267.42	1,285.68	1,285.68	0.00	0.00
CONSUMER COLLECTION MGMT	Unsecured	740.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	625.00	625.43	625.43	0.00	0.00
CREDIT FIRST NATL ASSOC	Unsecured	383.00	NA	NA	0.00	0.00
CREDIT SMART LLC	Unsecured	676.00	NA	NA	0.00	0.00
FIRESTONE	Unsecured	383.86	NA	NA	0.00	0.00
HSBC BANK	Unsecured	285.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERV	Unsecured	7,148.75	5,081.80	5,081.80	0.00	0.00
INTERNAL REVENUE SERV	Secured	1,628.45	1,628.45	1,628.45	289.10	102.96
INTERNAL REVENUE SERV	Priority	700.00	2,287.87	2,287.87	0.00	0.00
JC CHRISTENSEN & ASSOC INC	Unsecured	71.41	NA	NA	0.00	0.00
LACLEDE GAS COMPANY	Unsecured	422.93	320.35	320.35	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
METRO ST LOUIS SEWER DISTRICT	Secured	4,136.80	2,874.96	2,874.96	571.63	197.49
METROPOLITAN SEWER DIST	Secured	1,686.04	1,683.57	1,683.57	334.70	115.67
METROPOLITAN SEWER DIST	Secured	NA	1,108.53	1,108.53	220.35	76.15
METROPOLITAN SEWER DIST	Secured	NA	1,520.08	1,520.08	302.17	104.42
MO DEPT OF LABOR	Unsecured	719.50	NA	NA	0.00	0.00
MO DEPT OF REVENUE	Unsecured	300.00	238.79	238.79	0.00	0.00
MO DEPT OF REVENUE	Priority	100.00	1,176.44	1,176.44	0.00	0.00
MO DEPT OF REVENUE	Priority	1,400.00	781.85	781.85	0.00	0.00
MO DEPT OF REVENUE	Unsecured	NA	125.00	125.00	0.00	0.00
NEIGHBORS CREDIT UNION	Unsecured	45.00	45.61	45.61	0.00	0.00
NORTH STAR CAPITAL ACQUISITN	Unsecured	525.00	NA	NA	0.00	0.00
PN CREDIT SERVICES INC	Unsecured	365.70	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,063.00	1,013.19	1,013.19	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	4,217.00	4,217.07	4,217.07	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	399.00	440.97	440.97	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	440.97	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,217.07	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	200.00	1,663.10	1,663.10	0.00	0.00
ST LOUIS CITY CIRCUIT COURT	Unsecured	1,179.49	NA	NA	0.00	0.00
TELECHECK	Unsecured	100.00	NA	NA	0.00	0.00
US BANK	Unsecured	350.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	287.00	NA	NA	0.00	0.00
WASHINGTON UNIVERSITY	Unsecured	740.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SVCS	Secured	10,353.45	10,346.85	10,346.85	2,104.08	705.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$14,094.86	\$0.00	\$0.00
Mortgage Arrearage	\$9,276.75	\$2,486.29	\$0.00
Debt Secured by Vehicle	\$10,346.85	\$2,104.08	\$705.00
All Other Secured	\$11,569.98	\$2,276.98	\$785.51
TOTAL SECURED:	\$45,288.44	\$6,867.35	\$1,490.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,246.16	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,246.16	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,133.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,712.14</u>
Disbursements to Creditors	<u>\$8,357.86</u>

TOTAL DISBURSEMENTS :	<u>\$11,070.00</u>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2016

By: /s/ John V. LaBarge, Jr.

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.